

TERMINATION OF COVERAGE

This section describes the events and timing of the termination of benefits. In most cases, health coverage can be continued at the Benefit Recipient's expense for a limited period of time under federal law referred to as COBRA (Consolidated Omnibus Budget Reconciliation Act). If interested in continuing coverage under COBRA, review the requirements and deadlines for filing in the next section entitled COBRA Continuation of Coverage. TRS can help with any questions on the termination of benefits and how to apply for continuation of benefits under COBRA.

Termination of Benefit Recipient's Coverage

- **A Benefit Recipient's coverage terminates at midnight on the last day of the month when:**
 - Eligibility requirements are no longer met.
 - TRIP coverage terminates.
 - A written request is received by TRS that coverage should be terminated.
 - They become eligible for and enroll in the State of Illinois Employees Health Insurance Program.
 - Death.

NOTE: Immediately notify TRS of the annuitant's death. The TRS Survivor Benefit Department will send information to the Benefit Recipient's designated beneficiary. The completed enrollment application must be returned to TRS, along with the Survivor Benefit Option letter, within 30 days of the date of the letter. If coverage is elected, it will be reinstated retroactive to the date coverage was terminated as a Dependent Beneficiary, therefore, eliminating any lapse in coverage.

Termination of Dependent Beneficiary Coverage

- **An enrolled Dependent Beneficiary coverage terminates:**
 - Simultaneously with termination of a Benefit Recipient's coverage.
 - When coverage is terminated by the Benefit Recipient.
 - When the enrolled Dependent no longer meets eligibility requirements.
 - At midnight on the date of death.

- **A Dependent Beneficiary's coverage is terminated effective the end of the month the Dependent Beneficiary becomes 19 years of age, unless:**
 - The Dependent Beneficiary is enrolled as a full-time student, financially dependent upon the Benefit Recipient and eligible to be claimed for income tax purposes by the Benefit Recipient. In such cases, coverage terminates at midnight the last day of the month of graduation, cessation of studies, or age 23, whichever is earlier; or
 - The enrolled Dependent Beneficiary qualifies for coverage as a handicapped Dependent Beneficiary.